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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

BOOKER CAPITAL GROUP, INC. AND
DEBORAH CAJELIS-BOOKER, DESIGNATED
BROKER

Respondents

NO. C-02-058-05-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Booker Capital Group, Inc. and Deborah Cajelis-Booker (hereinafter collectively as Respondents), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-02-058-04-SC01 (Statement of Charges), entered November 15, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order and further agree that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges, entered November 15, 2004.

Based upon the foregoing:

A. Jurisdiction. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

CONSENT ORDER
BOOKER CAPITAL GROUP, INC.
DEBORAH CAJELIS-BOOKER

1 **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to a hearing
2 before an administrative law judge, and that they have waived their right to a hearing and any and all
3 administrative and judicial review of the issues raised in this matter, or of the resolution reached herein.

4 **C. Affidavit of Non-Activity.** It is AGREED that Respondent Deborah~~ah~~Cajelis-Booker shall
5 immediately provide the Department with a properly notarized Affidavit of Non-Activity, declaring the date
6 Respondent Booker Capital Group, Inc. ceased operation as a Mortgage Broker, and declaring that Respondents
7 transacted no further business requiring a license from the Department after that date.

8 **D. Fine.** It is AGREED that prior to the entry of this Order, Respondents shall pay to the Department a
9 fine of \$1500 in the form of a cashier's check made payable to the "Washington State Treasurer."

10 **E. Investigation Fee.** It is AGREED that Respondents shall pay to the Department an investigation fee
11 of \$478.80, calculated at \$47.78 per hour for nineteen (10) staff hours devoted to the investigation, in the form of a
12 cashier's check made payable to the "Washington State Treasurer" upon entry of this order.

13 **F. Employment in the Industry.** It is AGREED that this Consent Order is not intended to restrict
14 Respondents' ability to work in the Mortgage Broker industry provided that Respondents fulfill all the necessary
15 requirements for licensure.

16 **G. Compliance with the Law.** It is AGREED that Respondents shall comply with the Mortgage Broker
17 Practices Act and the rules adopted thereunder.

18 **H. Non-Compliance with Order.** It is AGREED that Respondents understand that failure to abide
19 by the terms and conditions of this Consent Order may result in further legal action by the Director. In the
20 event of such legal action, Respondents may be responsible to reimburse the Director for the cost incurred in
21 pursuing such action, including but not limited to, attorney fees.

22 **I. Authority to Execute Order.** It is AGREED that the undersigned have represented and warranted
23 that they have the full power and right to execute this Consent Order on behalf of the parties represented.

24 **J. Voluntarily Entered.** It is AGREED that the undersigned Respondents have voluntarily entered into
25 this Consent Order, which is effective when signed by the Director's designee.

CONSENT ORDER
BOOKER CAPITAL GROUP, INC.
DEBORAH~~A~~CAJELIS-BOOKER

1 K. Completely Read, Understood, and Agreed. It is AGREED that Respondents have read this
2 Consent Order in its entirety and fully understand and agree to all of the same.

3 **RESPONDENTS:**

4 **Booker Capital Group, Inc.**

5 By:

6 
7 Deborah Cajelis-Booker
Owner and Designated Broker

4-1-05
Date

8 
9 Deborah Cajelis, Individually


4-1-05
Date

11 DO NOT WRITE BELOW THIS LINE

12 THIS ORDER ENTERED THIS 8th DAY OF April, 2005.



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CHUCK CROSS
Director and Enforcement Chief
Division of Consumer Services
Department of Financial Institutions